

**LENDING PROCEDURES OF HIMALAYAN BANK LIMITED
AND
KUMARI BANK LIMITED**

A THESIS

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RECOMMENDATION

This is to certify that the thesis

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has been prepared as approved by thesis department in the prescribed format of Faculty of Management. This thesis is forwarded for examination.

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And found that the thesis to be the original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment for Master of Business Studies (M.B.S.)

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DECLARATION

I, hereby, declare that the work reported this thesis entitled “Lending Procedures of Himalayan Bank Ltd. and Kumari Bank Ltd.” submitted to Nepal Commerce Campus, Faculty of Management, Tribhuvan University for the partial fulfillment of the requirements of the Master’s of Degree in Business Studies under the guidance and supervision of Prof. Dr. Bihari Binod Pokharel, Head of the Research Department, and Mr. Madan Kumar Luitalk, Lecture of Nepal Commerce Campus.

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ABBREVIATIONS

%	Percentage
ABBS	Any Bank Banking Services
BOKL	Bank of Kathmandu Limited
B.S.	Bikram Sambat (Nepalese Year)
EPS	Earning Per Share
HBL	Himalayan Bank Limited
i.e.	That is
KBL	Kumari Bank Limited
LLP	Loan Loss Provision
Ltd.	Limited
NB Bank	Nepal Bangladesh Bank
NPA	Non Performing Assets
NPL	Non – Performing Loan
NRB	Nepal Rastra Bank
P.E.	Probable Error
r	Correlation coefficient
r^2	Coefficient of determination
ROE	Return on Equity
Rs.	Rupees
S/E	Shareholder's Equity
SCBL	Standard Chartered Bank Limited